

**Fill in this information to identify the case:**Debtor Name Srinath Dharmapadam & Purvi DharmapadamUnited States Bankruptcy Court for the: Middle District of PennsylvaniaCase number: 4:23-bk-00487☐ Check if this is an amended filing**Official Form 425C****Monthly Operating Report for Small Business Under Chapter 11**

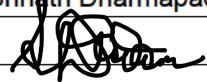
12/17

Month: December 2023Date report filed: 02/01/2024  
MM / DD / YYYYLine of business: Independent ContractorNAISC code: 541600

In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party: Srinath Dharmapadam

Original signature of responsible party



Printed name of responsible party

Srinath Dharmapadam**1. Questionnaire**

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

Yes	No	N/A
-----	----	-----

**If you answer No to any of the questions in lines 1-9, attach an explanation and label it Exhibit A.**

- |  |                                     |                          |                                     |
|--|-------------------------------------|--------------------------|-------------------------------------|
| 1. Did the business operate during the entire reporting period?                                    | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>            |
| 2. Do you plan to continue to operate the business next month?                                     | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>            |
| 3. Have you paid all of your bills on time?  | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>            |
| 4. Did you pay your employees on time?   | <input type="checkbox"/>            | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>            |
| 6. Have you timely filed your tax returns and paid all of your taxes?                              | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>            |
| 7. Have you timely filed all other required government filings?                                    | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>            |
| 8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator? | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>            |
| 9. Have you timely paid all of your insurance premiums?  | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/>            |

**If you answer Yes to any of the questions in lines 10-18, attach an explanation and label it Exhibit B.**

- |   |                          |                                     |                          |
|---|--------------------------|-------------------------------------|--------------------------|
| 10. Do you have any bank accounts open other than the DIP accounts?                                       | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 11. Have you sold any assets other than inventory?  | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way? | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 13. Did any insurance company cancel your policy?   | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 14. Did you have any unusual or significant unanticipated expenses?                                       | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 15. Have you borrowed money from anyone or has anyone made any payments on your behalf?                   | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 16. Has anyone made an investment in your business?   | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

17. Have you paid any bills you owed before you filed bankruptcy?

☐ ☒ ☐

18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy?

☐ ☒ ☐

## 2. Summary of Cash Activity for All Accounts

**19. Total opening balance of all accounts**\$ 75,643.77

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

**20. Total cash receipts**

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here.

\$ 23,711.34**21. Total cash disbursements**

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

Report the total from *Exhibit D* here.

- \$ 2,928.72**22. Net cash flow**

Subtract line 21 from line 20 and report the result here.

This amount may be different from what you may have calculated as *net profit*.

+ \$ 20,782.62**23. Cash on hand at the end of the month**

Add line 22 + line 19. Report the result here.

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

= \$ 96,426.39

## 3. Unpaid Bills

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

**24. Total payables**\$ 0.00

(*Exhibit E*)

**4. Money Owed to You**

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. Total receivables \$ 0.00  
(Exhibit F)

**5. Employees**

26. What was the number of employees when the case was filed? 0  
27. What is the number of employees as of the date of this monthly report? 0

**6. Professional Fees**

28. How much have you paid this month in professional fees related to this bankruptcy case? \$ 0.00  
29. How much have you paid in professional fees related to this bankruptcy case since the case was filed? \$ 391.00  
30. How much have you paid this month in other professional fees? \$ 0.00  
31. How much have you paid in total other professional fees since filing the case? \$ 391.00

**7. Projections**

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	Column A		Column B		Column C
	Projected	—	Actual	=	Difference
	Copy lines 35-37 from the previous month's report.		Copy lines 20-22 of this report.		Subtract Column B from Column A.
32. Cash receipts	\$ <u>9,230.80</u>	—	\$ <u>23,711.34</u>	=	\$ <u>-14,480.54</u>
33. Cash disbursements	\$ <u>3,200.00</u>	—	\$ <u>2,928.72</u>	=	\$ <u>271.28</u>
34. Net cash flow	\$ <u>6,030.80</u>	—	\$ <u>20,782.62</u>	=	\$ <u>-14,751.82</u>
35. Total projected cash receipts for the next month:					\$ <u>9,230.80</u>
36. Total projected cash disbursements for the next month:					- \$ <u>3,200.00</u>
37. Total projected net cash flow for the next month:					= \$ <u>6,030.80</u>

## 8. Additional Information

If available, check the box to the left and attach copies of the following documents.

- ☒ 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- ☐ 39. Bank reconciliation reports for each account.
- ☐ 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- ☐ 41. Budget, projection, or forecast reports.
- ☐ 42. Project, job costing, or work-in-progress reports.

Type	Date	Name	Amount
<b>Total Income</b>			
<b>1099 Income</b>			
Deposit	01-Dec-23	Niche Polymer LLC	\$ 1,153.85
Deposit	08-Dec-23	Niche Polymer LLC	\$ 1,153.85
Deposit	15-Dec-23	Niche Polymer LLC	\$ 1,153.85
Deposit	22-Dec-23	Niche Polymer LLC	\$ 3,153.85
Deposit	29-Dec-23	Niche Polymer LLC	\$ 1,153.85
		Total 1099 Income	\$ 7,769.25
Deposit	22-Dec-23	Distribution From Investments	\$ 10,000.00
<b>Estya Group LLC</b>			
Deposit	01-Dec-23	Niche Polymer LLC	\$ 1,153.85
Deposit	08-Dec-23	Niche Polymer LLC	\$ 1,153.85
Deposit	15-Dec-23	Niche Polymer LLC	\$ 1,153.85
Deposit	22-Dec-23	Niche Polymer LLC	\$ 1,153.85
Deposit	29-Dec-23	Interest	\$ 172.84
Deposit	29-Dec-23	Niche Polymer LLC	\$ 1,153.85
		Total Estya Income	\$ 5,942.09
<b>Total Cash Inflow December 2023</b>			<b>\$ 23,711.34</b>

**Schedule D  
Statement***Srinath Dharmapadam Purvi Dharmapadam  
Case No. 4:23-bk-00487*

December 2023

Vendor name	Type	Date	Account	Amount
<b>Amazon</b>				
	Check	12/01/2023	Toiletries & Cosmetics	\$ 26.48
	Check	12/11/2023	Pet Expense	\$ 4.08
	Check	12/11/2023	Toiletries & Cosmetics	\$ 9.53
	Check	12/15/2023	Homeimprovement	\$ 152.63
	Check	12/18/2023	Homeimprovement	\$ 16.99
Total Amazon				\$ 209.71
<b>Columbia Gas</b>				
	Check	12/21/2023	Gas	\$ 151.34
Total Columbia Gas				\$ 151.34
<b>CVS</b>				
	Bill	12/03/2023	Health care	\$ 0.33
Total CVS				\$ 0.33
<b>El Ranchero</b>				
	Check	12/11/2023	Meals and Entertainment	\$ 43.40
Total El Ranchero				\$ 43.40
<b>First Energy</b>				
	Check	12/05/2023	Electric	\$ 59.84
Total First Energy				\$ 59.84
<b>Hagerstown City Water</b>				
	Check	12/05/2023	Water	\$ 286.96
Total Hagerstown City Water				\$ 286.96
<b>Long Meadow Vet</b>				
	Check	12/01/2023	Pet Expense	\$ 142.25
Total Long Meadow Vet				\$ 142.25
<b>Martins</b>				
	Check	12/18/2023	Groceries	\$ 6.48
Total Martins				\$ 6.48
<b>Mortgage</b>				
	Check	12/04/2023	Phh Mortgage	\$ 974.48
Total Mortgage				\$ 974.48
<b>MTB Visa</b>				
	Check	12/05/2023	Meals and Entertainment	\$ 24.13
	Check	12/18/2023	Pet Expense	\$ 12.71
	Check	12/26/2023	Meals and Entertainment	\$ 18.13
	Check	12/27/2023	Gas for Car & Maintenance	\$ 10.01
	Check	12/28/2023	Meals and Entertainment	\$ 7.19
	Check	12/31/2023	Misc	\$ 0.30
Total MTB Visa				\$ 72.47
<b>Desi Bazaar</b>				
	Bill	12/03/2023	Groceries	\$ 53.89
Total Desi Bazaar				\$ 53.89

**Schedule D**  
**Statement**

*Srinath Dharmapadam Purvi Dharmapadam*  
*Case No. 4:23-bk-00487*

December 2023

Vendor name	Type	Date	Account	Amount
<b>SamsClub</b>				
	Bill	12/02/2023	Gas for Car & Maintenance	\$ 24.27
	Bill	12/03/2023	Groceries	\$ 25.03
	Check	12/05/2023	Groceries	\$ 21.11
	Check	12/18/2023	Gas for Car & Maintenance	\$ 149.37
	Check	12/18/2023	Groceries	\$ 45.89
	Check	12/18/2023	Gas for Car & Maintenance	\$ 25.16
	Check	12/18/2023	Gas for Car & Maintenance	\$ 48.39
	Check	12/26/2023	Gas for Car & Maintenance	\$ 22.78
	Check	12/26/2023	Gas for Car & Maintenance	\$ 33.10
	Check	12/26/2023	Groceries	\$ 72.41
	Check	12/29/2023	Groceries	\$ 114.97
	Check	12/29/2023	Health care	\$ 45.61
Total SamsClub				<u>\$ 628.09</u>
<b>T-Mobile</b>				
	Check	12/04/2023	Telephone & Internet	\$ 157.83
Total T-Mobile				<u>\$ 157.83</u>
<b>USPS</b>				
	Check	12/18/2023	Misc	\$ 141.65
Total USPS				<u>\$ 141.65</u>
<b>TOTAL</b>				<u><u>\$ 2,928.72</u></u>

## MTB DIP Account

(Nickname)

View Account

MTB DIP Account

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Total Balance ?

\$33,515.99

Available Balance ?

\$33,408.04

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most frequently used  
online services.[+ Add Shortcuts](#)

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Date	Description	Debit (-)	Credit (+)	Balance
01/02/2024	VENMO *AMAZON	-\$87.76		Pending
01/02/2024	WWW.FLASHFOOD.COM	-\$7.99		Pending
01/02/2024	MARTINS 6444	-\$12.20		Pending

[POSTED](#)[Export Transaction History](#)[View Cleared Checks](#)[Load more transactions](#)

(Older)

Date Range  
(In last 90 days only)

12/01/2023



11

To

12/31/2023






11

[Update](#)

Date	Description	Debit (-)	Credit (+)	Balance
12/29/2023	SAMS CLUB #8193 HAGERSTOWN	-\$45.61		\$33,515.99
12/29/2023	SAMSClub #8193 HAGERSTOWN	-\$114.97		\$33,561.60
12/29/2023	NICHE POLY DIR DEP		\$1,153.85	\$33,676.57
12/28/2023	MCDONALDS 19450 141-0531795	-\$7.19		\$32,522.72
12/27/2023	SUNOCO 05129853 CLARKSVILLE 12/26 I56611 ?	-\$10.01		\$32,529.91
12/26/2023	HARRIS TEETER #0161 VIRGINIA BEAC	-\$18.13		\$32,539.92
12/26/2023	SAMS CLUB #4711 757-631-9791	-\$72.41		\$32,558.05
12/26/2023	SAMS CLUB #4711 VIRGINIA BEAC	-\$33.10		\$32,630.46
12/26/2023	SAMS CLUB #8193 HAGERSTOWN	-\$22.78		\$32,663.56
12/22/2023	NICHE POLY DIR DEP		\$3,153.85	\$32,686.34
12/22/2023	DEPOSIT		\$10,000.00	\$29,532.49
12/21/2023	COLUMBIA GAS OF BILLPAY	-\$151.34		\$19,532.49
12/18/2023	SAMS CLUB #8193 HAGERSTOWN	-\$48.39		\$19,683.83
12/18/2023	PIN MARTINS 6444 HAGERSTOWN	-\$6.78		\$19,732.22
12/18/2023	SAMSClub #8193 HAGERSTOWN	-\$25.16		\$19,739.00
12/18/2023	SAMSClub #8193 HAGERSTOWN	-\$45.89		\$19,764.16
12/18/2023	SAM'S CLUB HAGERSTOWN 12/16 I02072 ?	-\$149.37		\$19,810.05
12/18/2023	PINCB USPS PO 23406805HAGERSTOWN	-\$141.65		\$19,959.42

[Help ^](#)

Date	Description	Debit (-)	Credit (+)	Balance
12/18/2023	FAMILY FARM & HOME #60HAGERSTOWN	-\$12.71		\$20,101.07
12/18/2023	VENMO *AMAZON SAN JOSE	-\$16.99		\$20,113.78
12/15/2023	VENMO *AMAZON SAN JOSE	-\$152.63		\$20,130.77
12/15/2023	 [REDACTED] NICHE POLY DIR DEP		\$1,153.85	\$20,283.40
12/11/2023	SAMS CLUB #8193 301-714-0096	-\$75.17		\$19,129.55
12/11/2023	EL RANCHERO HAGERSTOWN	-\$43.40		\$19,204.72
12/11/2023	VENMO *AMAZON SAN JOSE	-\$9.53		\$19,248.12
12/11/2023	VENMO *AMAZON SAN JOSE	-\$4.08		\$19,257.65
12/08/2023	 [REDACTED] NICHE POLY DIR DEP		\$1,153.85	\$19,261.73
12/07/2023	WEGMANS GERMANTOWN #56GERMANTOWN	-\$9.54		\$18,107.88
12/07/2023	WEGMANS GERMANTOWN #56GERMANTOWN	-\$10.60		\$18,117.42
12/07/2023	WEGMANS GERMANTOWN #56GERMANTOWN	-\$3.99		\$18,128.02
12/05/2023	FIRSTENERGY OPCO ACH	-\$59.84		\$18,132.01
12/05/2023	SAMSCLUB #8193 HAGERSTOWN	-\$21.11		\$18,191.85
12/05/2023	CITY OF HAGERSTOWN MD 301-739-8577	-\$286.96		\$18,212.96
12/04/2023	MORTGAGE SERV CT MTG PAYMT	-\$974.48		\$18,499.92
12/04/2023	T-MOBILE PCS SVC	-\$157.83		\$19,474.40
12/04/2023	CVS/PHARMACY #0 HAGERSTOWN 12/02 J14684 ?	-\$0.33		\$19,632.23
12/04/2023	SAMS CLUB #8193 HAGERSTOWN	-\$24.27		\$19,632.56
12/04/2023	SAMS CLUB #8193 HAGERSTOWN 12/02 F05284 ?	-\$25.03		\$19,656.83
12/04/2023	DESI BAZAAR COLUMBIA	-\$53.89		\$19,681.86
12/01/2023	WWW.LONGMEADOWVET.COM 185-57272395	-\$142.25		\$19,735.75
12/01/2023	VENMO *AMAZON SAN JOSE	-\$26.48		\$19,878.00
12/01/2023	 [REDACTED] NICHE POLY DIR DEP		\$1,153.85	\$19,904.48

Last login at 7:43 pm ET on Sunday, December 31, 2023

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FOR INQUIRIES CALL: **BALD EAGLE**  
**(570) 748-5391**

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**ESTYA GROUP LLC**

[Redacted]  
[Redacted]

ACCOUNT TYPE	
M&T SIMPLE CHECKING FOR BUSINESS	
ACCOUNT NUMBER	STATEMENT PERIOD
[Redacted] 1038	12/01/23 - 12/31/23
BEGINNING BALANCE	\$8,728.60
DEPOSITS & CREDITS	5,769.25
LESS CHECKS & DEBITS	0.00
LESS SERVICE CHARGES	1.00
ENDING BALANCE	\$14,496.85

ACCOUNT ACTIVITY

POSTING DATE	TRANSACTION DESCRIPTION	DEPOSITS & OTHER CREDITS (+)	WITHDRAWALS & OTHER DEBITS (-)	DAILY BALANCE
12/01/2023	BEGINNING BALANCE			\$8,728.60
12/01/2023	[Redacted] NICHE POLY DIR DEP [Redacted]	\$1,153.85		9,882.45
12/08/2023	[Redacted] NICHE POLY DIR DEP [Redacted]	1,153.85		
12/08/2023	SERVICE CHARGE FOR ACCOUNT [Redacted] 1038		\$1.00	11,035.30
12/15/2023	[Redacted] NICHE POLY DIR DEP [Redacted]	1,153.85		12,189.15
12/22/2023	[Redacted] NICHE POLY DIR DEP [Redacted]	1,153.85		13,343.00
12/29/2023	[Redacted] NICHE POLY DIR DEP [Redacted]	1,153.85		14,496.85
	NUMBER OF DEPOSITS/CHECKS PAID	5	0	

EFFECTIVE JANUARY 1,2024, TREASURY MANAGEMENT AND COMMERCIAL DEPOSIT SERVICES PRICING IS CHANGING. VISIT MTB.COM/BBUPDATE2024 FOR DETAILS. YOU'LL ALSO RECEIVE AN INSERT WITH THE CHANGES IN YOUR NEXT STATEMENT OR IN A SEPARATE MAILING.

# HOW TO BALANCE YOUR M&T BANK ACCOUNT

TO BALANCE YOUR ACCOUNT WITH THIS STATEMENT COMPLETE STEPS 1,2, & 3.

**STEP 1** Place a checkmark ( ✓ ) beside each item listed on this statement which has a corresponding entry in your register.  
Also place a checkmark next to the item in your register.

**STEP 2** Add to your register:  
(a) Any deposits and other credits shown on this statement which you have not already entered.  
(b) Any interest this statement shows credited to your account.

**STEP 3** Subtract from your register:  
(a) Any checks or other withdrawals shown on this statement which you did not enter into your register.  
(b) Any automatic loan payments or ATM or other electronic debits shown on this statement which you have not already subtracted.  
(c) Any service charges shown on this statement which you have not already subtracted.

TO DETERMINE THE CURRENT BALANCE IN YOUR ACCOUNT:

**STEP 4** List any outstanding checks or debits written in your register, but not yet appearing on your statement.

OUTSTANDING CHECKS AND OTHER DEBITS		
NUMBER	AMOUNT	
1	\$	
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
SUBTOTAL OF COLUMN 1	\$	

OUTSTANDING CHECKS AND OTHER DEBITS		
NUMBER	AMOUNT	
13	\$	
14		
15		
16		
17		
18		
19		
20		
21		
22		
SUBTOTAL OF COLUMN 2		
SUBTOTAL OF COLUMN 1 +		
TOTAL OUTSTANDING CHECKS AND DEBITS	\$	

**STEP 5** Enter on this line the Ending Balance shown in the summary on the front of this statement.

\$	
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**STEP 6** Enter the total of any deposits or other credits shown on your register which are not shown on this statement.

\$	
----	--

**STEP 7** Enter the total of STEPS 5 & 6.

\$	
----	--

**STEP 8** Enter TOTAL OUTSTANDING CHECKS & DEBITS (from STEP 4).

\$	
----	--

**STEP 9** Subtract STEP 8 from STEP 7 and enter the difference here.

\$	
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This amount should be your current account balance.

If you have questions, think your statement is incorrect, or for information regarding Treasury Management Services, please contact your M&T Relationship Manager or the Commercial Service Team at 1-800-724-2240, Monday through Friday, 8am - 6pm ET.

**M&T Bank**



FOR INQUIRIES CALL: NORTH HAGERSTOWN OFFICE  
(301) 797-2061

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ESTYA GROUP LLC

[Redacted]  
[Redacted]

ACCOUNT TYPE	
M&T MARKET ADVANTAGE FOR BUSINESS	
ACCOUNT NUMBER	STATEMENT PERIOD
[Redacted] 7148	DEC.01-DEC.31,2023
BEGINNING BALANCE	\$45,138.90
DEPOSITS & CREDITS	0.00
LESS CHECKS & DEBITS	0.00
INTEREST	172.84
LESS SERVICE CHARGES	0.00
ENDING BALANCE	\$45,311.74

INTEREST PAID YEAR TO DATE \$311.74

ACCOUNT ACTIVITY

POSTING DATE	TRANSACTION DESCRIPTION	DEPOSITS & OTHER CREDITS (+)	WITHDRAWALS & OTHER DEBITS (-)	DAILY BALANCE
12/01/2023	BEGINNING BALANCE			\$45,138.90
12/29/2023	INTEREST PAYMENT	\$172.84		45,311.74
	ENDING BALANCE			\$45,311.74

INTEREST RATE HISTORY

INTEREST RATE	BEGINNING DATE	ENDING DATE
4.50%	11/30/2023	12/31/2023

EFFECTIVE JANUARY 1,2024, TREASURY MANAGEMENT AND COMMERCIAL DEPOSIT SERVICES PRICING IS CHANGING. VISIT MTB.COM/BBUPDATE2024 FOR DETAILS. YOU'LL ALSO RECEIVE AN INSERT WITH THE CHANGES IN YOUR NEXT STATEMENT OR IN A SEPARATE MAILING.

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Also place a checkmark next to the item in your register.

**STEP 2** Add to your register:  
(a) Any deposits and other credits shown on this statement which you have not already entered.  
(b) Any interest this statement shows credited to your account.

**STEP 3** Subtract from your register:  
(a) Any checks or other withdrawals shown on this statement which you did not enter into your register.  
(b) Any automatic loan payments or ATM or other electronic debits shown on this statement which you have not already subtracted.  
(c) Any service charges shown on this statement which you have not already subtracted.

TO DETERMINE THE CURRENT BALANCE IN YOUR ACCOUNT:

**STEP 4** List any outstanding checks or debits written in your register, but not yet appearing on your statement.

OUTSTANDING CHECKS AND OTHER DEBITS		
NUMBER	AMOUNT	
1	\$	
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
SUBTOTAL OF COLUMN 1	\$	

OUTSTANDING CHECKS AND OTHER DEBITS		
NUMBER	AMOUNT	
13	\$	
14		
15		
16		
17		
18		
19		
20		
21		
22		
SUBTOTAL OF COLUMN 2		
SUBTOTAL OF COLUMN 1 +		
TOTAL OUTSTANDING CHECKS AND DEBITS	\$	

**STEP 5** Enter on this line the Ending Balance shown in the summary on the front of this statement.

\$	
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**STEP 6** Enter the total of any deposits or other credits shown on your register which are not shown on this statement.

\$	
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**STEP 7** Enter the total of STEPS 5 & 6.

\$	
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**STEP 8** Enter TOTAL OUTSTANDING CHECKS & DEBITS (from STEP 4).

\$	
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**STEP 9** Subtract STEP 8 from STEP 7 and enter the difference here.

\$	
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This amount should be your current account balance.

If you have questions, think your statement is incorrect, or for information regarding Treasury Management Services, please contact your M&T Relationship Manager or the Commercial Service Team at 1-800-724-2240, Monday through Friday, 8am - 6pm ET.

**M&T Bank**